OVER \$1,000,000 TO BE RELEASED

Much Dividend Money Will Be Turned Loose in January.

----HOLIDAY TRADE IS GOOD

----RELAXATION IS EXPECTED IN FINANCIAL CIRCLES.

----As the year 1903 closes, it is with a marked improvement in financial circles and with the best of feeling over the immediate and more remote future. There has been the usual tightening of money as the end of the year apmoney as the end of the year approached, but this has not been at all serious, and about \$1,009,000 that has been tied up is to be released shortly after the first of the new year. This will come in the form of payments of principal and interest on local bonds and in dividends on commercial stocks. It is in addition to the regular mining dividends

The sum of \$530,000 is to be released The sum of \$530,000 is to be released on New Year's day by the Mormon church. Of this \$30,000 is for six-months' interest on the \$1,000,000 bond issue, and \$500,000 is for the redemption of series B of the honds. The sum of \$25,000 will be released for interest on Salt Lake City Railway company bonds.

The following dividends will be paid on Utah commercial stocks:

Dividends to Be Paid.

The Utah Sugar company, pfd. ... \$ 52,500
Zion's Savings Bank & Trust Co. ... 4,000
Provo Commercial & Savings bank ... 2,500
Lehi Commercial & Savings bank ... 750
First National bank of Ogden ... 4,500
Rocky Mountain Bell Tel. Co. ... 30,601
Davis County bank, Farmington ... 1,000
Davis County bank, Farmington ... 1,000
Ogden Savings bank ... 1,500
Con. W. & M. Co., pfd ... 17,500
Amal, Sugar Co., preferred ... 25,508 ...8139,765

Other corporations of the close variother corporations of the close variety will pay dividends early in January, which will swell the total for bond interest and principal and for dividends to over \$1.000,000. There have been few sales of commercial stocks and bonds durings the week, owing to the helicitary company are as the holiday season. Quotations are as

Stocks and Bonds.

Good Pancake Recipe.

To two cups of Falcon Self-Rising Pancake Flour at any grocer's.

Takin Street.

Telephone 27.

\$2.509—5-room pressed brick. E. L. bath: cast front. on West Temple: (8x15) feet to alley. We can make small down payments, between like rent.

BROWN'S IN TOWN.

NO. 11 EAST FIRST SOUTH.

NEW, strictly modetn 5-room cottage, dist about completed, best location, Ltn.

NEW, strictly modetn 5-room cottage, dist about completed, best location, Ltn.

East, room to two cups and lots in all parts of the city. Cast payments.

HUBBARD INVESTMENT CO., 78 W.

Second South St. Salt Lake City.

NO. 11 EAST FIRST SOUTH.

NEW, strictly modetn 5-room cottage, dist about completed, best location, Ltn.

La Veta Hotel Bidg. Victor. Colo.

\$5,509—Double press brick terrace and models.

REAL ESTATE FOR SALE. , REAL ESTATE FOR SALE.

This is true in affairs of life, but especially does it apply to the Real Estate business. Sales speak for themselves, and the records show the successful agent. Whether you buy or sell, the successful agent is the one you should seek, and success in the Real Estate business is rauged by the number and amount of the transactions conducted by the broker. The agent who has done well with the property of others should do well with yours. With his large clientage he is better able to supply you with the property you desire.

With these observations I point to the deals conducted through my agency during the past 12 months, in amounts of \$1.000 and over; and this list of sales will give you some idea of how effectively I do business. These good people, buyers and sellers, were all pleased, I have been now Eleven Years in the Keal Estate Ensiness in Sait Lake City, and out of the handreds of people who have sold or bought through my agency, not one of them has ever been disastisfied.

Make your mind up, whenever you are ready to buy or to sell, not to fail to see me. I am anxious to continue the good—work. I am thoroughly acquainted with Real Estate values and do not offer or list any property over the actual cash market value.

Make your mind up, whenever you are ready to buy of the see me. I am anxious to continue the good work. I am thoroughly acque with Real Estate values and do not offer or list any property over the cash market value.

G. W. Sharp to Axel Haltz, house, ski North.
Lucy A. Richier to J. E. Starbuck, cottage, ski South
Newell Beeman to Hoyt Sherman, residence, let and Q streets
C. W. Midgley to Janet Hay, cottage, near 3d. So. and 3d. E.
L. Dorius, ir., to Elizabeth MacLean, modern cottage N. St.
H. A. Moss to Laura Cameron, residence, list and K. Sts.
G. F. Gibbs to I. Cline, residence, list make the street of the

To those who intend to buy give my advice, to get in right now. The promised R. R. Improvements are sure to be started at an early date, and property values will surely advance.

My list of modern houses and building lots is the best selected and most complete in this city, and I would be pleased to have you call and talk bushess.

A. RICHTER, 13 West 1st South St. Tel. 611.

smaller tracts of unimproved land west of the river.

Lots on 9 W., near 3 S.

Lot near 2d W. and 8 S.

Lot on Main, bet. 6 & 7 S.

Lot 7 S., just west of Main, 5xle rds.

Lots peautifully located near Capitol ground.

Lots north, east, south and west, and homes in all parts of the city.

NEW, strictly modern 5-room cottage, just about completed, best location, 1th East, near 1st So. I built the place for a home, but am now compelled to seil. It you want a beautiful little home cheap, now is your chance. See owner, 226 N. First West street.

La Veta Hotel Bidg. Victor, Colo.

55.509—Double press brick terrace, new and modern, 3x5 rods, rynts for \$55.

BROWN'S IN TOWN.

NO. II EAST FIRST SOUTH.

CITY REALTY, improved, unimproved, ranches forms in all western states.

\$3.50).

Get the "NEGOTIATOR," our real estate paper, for information on farms, runches, acreage, small houses, better houses, cete, free at office. Harrington & Courtney, publishers, 15 W. 22 So. 'Phone 2634-Z.

82.560—Double brick terrace, 4 rooms to each; baths, E. L., porches, Terms, BROWN'S IN TOWN.
NO. 11 EAST FIRST SOUTH,

REAL ESTATE FOR SALE.

GEORGE M. M'CONAUGHY, Room 5, Eagle Block, corner West Sec ond South and S. West Temple.

REAL ESTATE FOR SALE

REAL ESTATE AND LOANS.

PICK OUT YOUR HOME FROM THIS COLUMN while you ARE at Home resting TODAY, BECAUSE next Spring your house, or your lot either, will cost you a lot more money than it will this

TELEPHONE 1101-Z.

Den't be foolish and decide to wait till spring, hoping real estate will be cheaper then; it will not, but will be much higher.

LOOK OVER the list below and select a home or sightly lot from that aggrega-

HOMES.

Brigham, \$45,000.00. A magnificent home, on corner, south and east front, large lot, many rooms, in the most aristocratic neighborhood, close to city; barn, fine lawn, strictly modern;

Brigham, \$22,000,00, another splendid home, new, lavishly finished off inside in hardwood, sewer connections, fine barn, large lot, strictly modern, one of the most palatial residences on the East bench; terms.

Brigham, \$12,500.00. A charming 19-room house, on corner, barn new, nice lot, pressed brick, modern, \$2,000.00 worth of fine turniture included

Brigham, \$12,000.00, A lovely 12-room pr. br. house on this princely street, lot 4 rods by 10 rods, mod ern, splendid barn, near school, south

Brigham, \$10,000,00, One of the finest corners on Brigham

Special bear. The processor of the control of the special bear. The processor of the control of

segle-cally if there is a good snowth of the principle of On C St., near 1st, 3 rds, very sight-On Center St., 3 rds, by 8 rds., corner, very fine

TRADES. BUSINESS CHANCES.

BUSINESS CHANCES. INVESTMENT SECURITIES RENTS COLLECTED.

GEORGE M. M'CONAUGHY,

REAL ESTATE FOR SALE.

ADVANTAGES OF HOME-OW ING ARE NOW AN OPEN BOOK TO HUNDREDS OF FORMER BENT-PAYERS.

tate dealer and home builder.
From the beginning I reasoned that Salt Lake contained too great an army of rent-payers and non-property owners, and as stocks on the mining exchange and in the east had begun, even then, their decents into the depths they have since reached, I concluded that an opportune

lared to put up my shingle as a real es-

Gradually I spread before the people the manifold advantages of owning their own homes and their own roofs. From Saturday to Saturday I shout through the Gradually I spread before the people the manifold advantages of owning their own homes and their own roofs. From Saturday is shout through the public prints, at so much per word, my well-known axiom, "WHOSE ROOF is OVER YOUR HEAD?" until now this plirase is in the minds of thousands of people, not only within the boundaries of Utah, but also of all of its sister states.

"WHOSE ROOF IS OVER YOUR HEAD?" has been the means of putting more people under their own roofs than any string of words ever set before the people, and today its influence for good. In the direction of making people feel the bondage of a partnership with a landlord, is tremendous.

SO GREAT HAVE BEEN THE RESULTS OF MY NINE MONTHS EFFORTS IN THE REAL ESTATE FIELD.

FORTS IN THE REAL ESTATE FIELD. THAT I HAVE ACTUALLY TRANS-TAKE A RIDE with us up Canyon road. We have a few bargains up there. Nice walking distance, and the price will surely sell the property.

How about a nice suburban home? Lot 75x140 feet, nice eight-room modern pressed brick house, good barn, shade and lawn, Only \$3.59.

East drive and Second avenue, 7-room light pressed brick house, barn, fruit, shade, etc.; best of terms, \$3.990, \$300 cash, \$29 a month.

VACANT LOTS

In all parts of the city. Prices right and terms to suit.

West Side Home—Five acres, good barn, good chicken, good cow-everything good, and the price is better still. Come. We will show it to you.

Starting out with the year 1994 we desire to say: to our friends and the public that we are out strictly for business and that our highest aim shall be to do the great sanount of good for the greates; number of people; and our recommendations is shall be our patrons generally, without reference to any individual. You will always find our office supplied with a list of the best bargains to be obtained. TAKE A RIDE with us up Canyon ACTED \$241,000 WORTH OF BUSINESS. in above price, no handsomer home in the road. We have a few bargains up there. AN AVERAGE OF \$27,555 PER MONTH. Nice walking distance, and the price will OR AT THE RATE OF \$330,660 PER

BRICK AND HE WANTS TO NEGOTI-

ATE IT."

I say, den't expect to get something for nothing, but try to get something good when you want a home. New homes are to the real estate business as diamends are to the jeweler, always ready-sellers and in great demand. Old homes are in constant need of repuirs, cost the same for taxes and insurance and are constantly decreasing in value.

I will conclude this little announcement by reminding you that if you are a vacant land owner, about that little tax bill you have just paid.

Why don't you improve your land and give it a chance to make you a dollar or two?

Here's an idea! Improve that vacant

Why don't you a give it a chance to make you a usual two?

Here's ap idea! Improve that vacant lot and give it to your wife. She'll coir lect the income and scon pay for the improvements. This would make a nice Xmas offering, and "keep money at home."

**Rog00-19x10 rods cor. on 1st So. and 9th East; good 7-room house.

BROWN'S IN TOWN.

NO. 11 EAST FIRST SOUTH.

Mass offering, and "keep money at home."

If you are interested in building a home improve a piece of vacant land or buying for investment, see me.

I sold \$5x122 feet on Market street last week to Chicago parties for \$1,300, and will erect a big warehouse. This is only one of dozens of deals that are constantly maturing in my office.

I can carefully guide you in making in yestments, erect suitable improvements and can secure you a good lessee.

There's a salendid income awalting anyone who will buy downtown property at present prices and improve it. If you have ille money you want to safely invest, consult me.

I already represent a number of wealthy estates who are planting money in Salt Lake business property.

EF YOU WANT TO ANCHOR YOUR

REAL ESTATE barrains U. P. R. R. ROWN'S IN TOWN.

NO. II EAST FIRST SOUTH.

Sold-Ario folds for the salt you want to sell.

SACRIFICED 6 lots. York and de East. city advantages less taxes. Apply to Mrs. Swates, Ford's hotel.

REAL ESTATE, rent, loans, insurance. Hill fav. Co., 156 S. W. Temple.

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SACRIFICED 6 lots. York and Sacrification.

No. II EAST FIRST SOUTH.

IF YOU WANT TO ANCHOR YOUR DOLLARS AS SAFELY AS ON THE ROCK OF GIBRALTAR, AND AT THE SAME TIME DERIVE THRICE GOV-ERNMENT BOND INTEREST, MAKE AN INVESTMENT AT PRESENT PRICES ON STATE ST., MARKET ST., THIRD SOUTH, BETWEEN STATE AND WEST TEMPLE OR SECOND SOUTH FROM WEST TEMPLE TO FOURTH WEST, AND YOUR HAR-VEST WILL SURPRISE YOU.

J. DONNAN REAVIS, HOME BUILDER. 78 W. SECOND SO. 'PHONE 173. AT THE SIGN: "WHOSE ROOF IS OVER TOUR

REAL ESTATE FOR SALE.

NO. 11 EAST FIRST SOUTH. S-ROOM brick, lights, bath, sewer and furnace - Location No. 58 Canyon road-liquire room 522 city and county building. Tel. 728. C. S. Tingey. Nine months ago I began business, and

the east had begun, even then, their decents into the depths they have since reached, I concluded that an opportunitime had come to present to the people of our own city the golden opportunity that lay before them to invest in our real estate, which I say has unquestionably a greater future in front of it than even the most sanguine admirers of Sait Lake now anticipate.

I realized that if the drift of public sentiment could be turned toward the conservative investor's open sesame—Sait Lake real estate—that thousands of dollars of the money hoarded within our commonwealth could be induced to seek a safe investment in real estate, where neither "Moth nor Rust Prevails" nor men's schemes avail to deteriorate the security afforded.

Gradually I spread before the people the manifold advantages of owning their which is very substantially built and on one of the best corners in the city. The lot is 63x123 feat. Terms of sale, ½ cash, bidder to deposit \$1.000 pending examination and transfer of title, which is perfect. Sale to take place on premises Jan, nounced later. After today the house will be open for inspection on week days between I and 2 p. m. and 5:30 p. m. and 6:30 p.

\$5,000—10x11 rods on B St., close in. BROWN'S IN TOWN. NO. 11 EAST FIRST SOUTH

th St., 5x7 rods, good buy.
BROWN'S IN TOWN.
NO. 11 EAST FIRST SOUTH. A FEW SNAPS.

5-ROOM trame, east 7th South, \$1,500.
4-room frame, in fine condition, \$1,400.
5-room brick, modern, below 10th South on 4th East; barn, flowing well, alley; lot silex125, \$2,550.
West 7th South, close in, 4-room brick, summer kitchen, pantry, lot 60x100; can build more houses; \$2,250.
East 6th South, 4-room brick, barn; lot 50x160; part cash; get fals address; \$1,250.
Lots, farms and acreage for sale,
Johnson & Winn, 504-5 Progress Bidg.

\$3,466—5-room modern cettage, 38½x10 rods, cast front, nice location. Terms. BROWN'S IN TOWN. NO. 11 EAST FIRST SOUTH.

SANPETE COUNTY.

Near Fairview. 80 acres of land that has a 3½-foot vein of coal on it, to sell or exchange for Salt Lake City property. Yours for business,

REGE REALTY COMPANY,

S WEST SECOND SOUTH ST.

ROOMS 16 AND II. PHONE 1835-K.

ROOMS 16 AND II. PHONE 1835-K.

\$5.500-10-room modern brick and stone, corner lot, exti rods, barn, cement walks. The house will cost to build today the price asked for house and lot.

BROWN'S IN TOWN.

NO. 11 EAST FIRST SOUTH,

LITTLE & LITTLE, No. 4 W. 2d So.

WHOEVER buys properly now in the vicinity of the railroads will get the benefit of the rise in values caused by the new railroads coming in and improvements on the old ones, as well as by the general growth of the city. We have a few such properties to sell at former prices. Take a look at the property on Eighth West, between Third and Fourth South, where the cement sidewalks are. Then see us as to prices. McGurrin & Co., 134 Main street.

REAL ESTATE bargains U. P. R. R. lands. E. J. Wills, 15 W. 2d South. HOUSTON, THE HOUSERS, Have bargains in houses, 251 South Main.

\$16,000-New modern press brick double terrace, 25 rooms, 53 feet front by 10 rods, on paved street, close in; rents for \$175 per month.

BROWN'S IN TOWN.

NO. 11 EAST FIRST SOUTH. FIFTY-THREE-ACRE farm, good lo-ation and water right; all under cultiva-tion. Must be sold at once. Call or write Templeton building. Salt Lake City.

\$4.500-S-room press brick modern, 2½x 15 rods, on Brigham street. BROWN'S IN TOWN. NO. II EAST FIRST SOUTH.

A TWO-STORN press brick house, also business Apple No. 713 No. 2d W. St.